

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Mark Andrew Stone  
Megan Theresa Stone  
Debtors

Case No. 17-01661-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Feb 03, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 6  
Total Noticed: 109

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Mark Andrew Stone, Megan Theresa Stone, 14 Yorktown Road, Mountain Top, PA 18707-2236
wit	+ Tate & Kirlin Associates, Inc., 580 Middleton Boulevard, Langhorne, PA 19047-1827
4912094	+ BARBARA MACKO, WRIGHT TOWNSHIP TAX COLL, 321 S MOUNTAIN BLVD, MOUNTAIN TOP PA 18707-1915
4912103	+ CITIZENS BANK, 250 LEGACY PLACE, DEDHAM MA 02026-6828
4912106	+ CREDIT CONTROL LLC, PO BOX 31179, TAMPA FL 33631-3179
4912109	+ DYNAMIC RECOVERY SOLUTIONS, PO BOX 25759, GREENVILLE SC 29616-0759
4912110	+ Equifax, PO Box 740256, Atlanta GA 30374-0256
4912111	+ Experian, Profile Maintenance, PO Box 9558, Allen TX 75013-9558
4912112	+ FBCS INC, 330 S WARMINSTER RD STE 353, HATBORO PA 19040-3433
4912113	+ FBCS INC, PO BOX 1116, CHARLOTTE NC 28201-1116
4912114	+ First National Bank, 100 S. Phillips Ave, Sioux Falls, SD 57104-6726
4912119	+ GITTENS DISPOSAL SERVICE, PO BOX 133, MOUNTAIN TOP PA 18707-0133
4912122	+ Honorable Gerald L. Feissner, MDJ-11-3-06, 321 South Mountain Boulevard, Mountain Top, PA 18707-1915
4912124	+ Jay N. Levin, President and CEO, OneMain Holdings, Inc., 601 N.W. Second Street, Evansville, IN 47708-1013
4912129	+ Luzerne County Tax Claim Bureau, 200 North River Street, Wilkes-Barre, PA 18711-1004
4912135	+ MONARCH RECOVERY MANAGEMENT, 10965 DECATUR RD, PHILADELPHIA PA 19154-3210
4912137	+ MOUNTAIN TOP AREA, JOINT SANITARY AUTHORITY, 290 MORIO DR, MOUNTAINTOP PA 18707-9408
4912134	+ Merchants and Medical Credit Corp, 6324 Taylor Dr, Flint MI 48507-4685
4921596	+ Mountaintop Area Joint Sanitary Authority, c/o Donald G. Karpowich, Attorney-at-Law, 85 Drasher Road, Drums PA 18222-2624
4912138	+ NORTHEAST REVENUE SERVICE, 200 N RIVER STREET, WILKES BARRE PA 18711-1004
4912139	+ NORTHEAST REVENUE SERVICE, 1170 HWY 315 STE 2, PLAINS PA 18702-6906
4912143	+ Officer, Managing or General Agent, OneMain Holdings, Inc., 601 N.W. Second Street, Evansville, IN 47708-1013
4912146	+ OneMain Holdings, Inc., 601 N.W. Second Street, Evansville, IN 47708-1013
4912151	+ PPL Electric Utilities, 2 North 9th Street CPC-GENN1, Allentown, PA 18101-1179
4912147	+ Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
4912149	+ Phillips & Cohen Assoc LTD, Mail Stop 559, 1002 Justison St, Wilmington DE 19801-5148
4912154	+ Ralph Gulko Esquire, Pressler and Pressler LLP, 7 Entin Rd., Parsippany NJ 07054-5020
4912157	+ SERVICE ELECTRIC CABLE TV, AND COMMUNICATIONS, 15 J CAMPBELL COLLINS DR, WILKES BARRE PA 18702-6636
4912163	+ THE RECEIVABLES MANAGEMENT, SERVICES CORPORATION, PO BOX 361595, COLUMBUS OH 43236-1595
4922207	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
4912168	+ UGI PENN NATURAL GAS INC, PO BOX 15533, WILMINGTON DE 19850-5533
4912169	+ United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
4964016	+ WebCollex LLC, c/o JD Receivables LLC, PO Box 382656, Germantown, TN 38183-2656
4912172	+ Wright Township, 321 South Mountain Boulevard, Mountaintop, PA 18707-1995

TOTAL: 34

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: JPMORGANCHASE	Feb 04 2022 00:08:00	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219
cr	+ EDI: AGFINANCE.COM		

4912090	+ Email/Text: amscbankruptcy@adt.com	Feb 04 2022 00:08:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
4912091	Email/Text: kristin.villneauve@allianceoneinc.com	Feb 03 2022 19:15:00	ADT Security, 3190 S. Vaughn Way, Aurora, CO 80014-3512
4912092	+ Email/Text: kristin.villneauve@allianceoneinc.com	Feb 03 2022 19:15:00	ALLIANCEONE RECEIVABLES, MANAGEMENT INC, PO BOX 3111, SOUTHEASTERN PA 19398-3111
4912093	+ Email/PDF: bncnotices@becket-lee.com	Feb 03 2022 19:15:00	ALLIANCEONE RECEIVABLES MANAGEMENT INC, 4850 STREET RD SUITE 300, TREVOSE PA 19053-6643
4948699	Email/PDF: bncnotices@becket-lee.com	Feb 03 2022 19:16:47	American Express, P.O. Box 981535, El Paso, TX 79998-1535
4928161	+ Email/Text: csc.bankruptcy@amwater.com	Feb 03 2022 19:16:59	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4912095	+ EDI: TSYS2	Feb 03 2022 19:15:00	American Water, PO Box 578, Alton, IL 62002-0578
4912097	Email/Text: cms-bk@cms-collect.com	Feb 04 2022 00:08:00	BARCLAYS BANK DELAWARE, 125 S WEST ST, WILMINGTON DE 19801-5014
4912098	+ EDI: CAPITALONE.COM	Feb 03 2022 19:15:00	CAPITAL MANAGEMENT SERVICES LP, 698 1/2 S OGDEN ST, BUFFALO NY 14206-2317
4912102	+ EDI: CITICORP.COM	Feb 04 2022 00:08:00	CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY UT 84130-0281
4912104	+ Email/Text: mediamanagers@clientservices.com	Feb 04 2022 00:08:00	CITICARDS CBNA, PO BOX 6241, SIOUX FALLS SD 57117-6241
4912105	+ Email/Text: mediamanagers@clientservices.com	Feb 03 2022 19:15:00	CLIENT SERVICES INC, 3451 HARRY S TRUMAN BLVD, ST CHARLES MO 63301-9816
4912107	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 03 2022 19:15:00	CLIENT SERVICES INC, PO BOX 1503, ST PETERS MO 63376-0027
4912096	+ EDI: CAPITALONE.COM	Feb 03 2022 19:16:47	CREDIT ONE BANK, PO BOX 98872, LAS VEGAS NV 89193-8872
4947147	Email/PDF: bncnotices@becket-lee.com	Feb 04 2022 00:08:00	Cabela's/WFB, 4800 NW 1st Street, Lincoln, NE 68521-4463
4912108	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 03 2022 19:17:11	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4912133	+ EDI: CITICORP.COM	Feb 03 2022 19:16:50	Credit One Bank, 585 E. Pilot Road, Las Vegas, NV 89119-3619
4960354	EDI: Q3G.COM	Feb 04 2022 00:08:00	MACYS, PO BOX 8218, MASON OH 45050
4912115	+ EDI: AMINFOFP.COM	Feb 04 2022 00:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4912117	EDI: FSAE.COM	Feb 04 2022 00:08:00	FIRST PREMIER BANK, 3820 N LOUISE AVE, SIOUX FALLS SD 57107-0145
4912116	+ EDI: FSAE.COM	Feb 04 2022 00:08:00	FIRSTSOURCE ADVANTAGE LLC, PO BOX 628, BUFFALO NY 14240-0628
4912118	Email/Text: bankruptcynotification@ftr.com	Feb 04 2022 00:08:00	FIRSTSOURCE ADVANTAGE LLC, 205 BRYANT WOODS S, AMHERST NY 14228-3609
4912120	+ Email/Text: bankruptcy@affglo.com	Feb 03 2022 19:15:00	FRONTIER COMMUNICATIONS, 19 JOHN ST, MIDDLETOWN NY 10940-1234
		Feb 03 2022 19:15:00	GLOBAL CREDIT & COLLECTIONS CORP, 5440 N CUMBERLAND AVE STE 300, CHICAGO IL 60656-1486

4912121	+ EDI: WFFC.COM	Feb 04 2022 00:08:00	Home Projects Visa, Wells Fargo, P.O. Box 6995, Portland, OR 97228-6995
4912123	EDI: IRS.COM	Feb 04 2022 00:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
4912125	EDI: JEFFERSONCAP.COM	Feb 04 2022 00:08:00	JEFFERSON CAPITAL SYSTEMS LLC, 16 MCLELAND RD, ST CLOUD MN 56303
4959928	EDI: JEFFERSONCAP.COM	Feb 04 2022 00:08:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4912126	+ Email/Text: bknotificationdistribution@jhcapitalgroup.com	Feb 03 2022 19:15:00	JH PORTFOLIO DEBT, 5757 PHANTOM DR STE 225, HAZELWOOD MO 63042-2429
4912099	EDI: JPMORGANCHASE	Feb 04 2022 00:08:00	CHASE, PO BOX 24696, COLUMBUS OH 43224-0696
4912100	EDI: JPMORGANCHASE	Feb 04 2022 00:08:00	CHASE, PO BOX 78420, PHOENIX AZ 85062-8420
4912101	EDI: JPMORGANCHASE	Feb 04 2022 00:08:00	CHASE BANK ONE, PO BOX 15298, WILMINGTON DE 19850
4956102	EDI: JPMORGANCHASE	Feb 04 2022 00:08:00	Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4912127	+ Email/Text: PBNCNotifications@perituservices.com	Feb 03 2022 19:15:00	KOHLS, PO BOX 3115, MILWAUKEE WI 53201-3115
4912128	+ Email/Text: PBNCNotifications@perituservices.com	Feb 03 2022 19:15:00	KOHLS, PO BOX 2983, MILWAUKEE WI 53201-2983
4912130	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 03 2022 19:16:48	LVNV FUNDING, CO RESURGENT CAPITAL SVCS, PO BOX 10497, GREENVILLE SC 29603-0497
4912132	+ Email/PDF: clerical@simmassociates.com	Feb 03 2022 19:16:45	LVNV FUNDING LLC, PO BOX 1259, OAKS PA 19456-1259
4912131	Email/PDF: resurgentbknotifications@resurgent.com	Feb 03 2022 19:16:48	LVNV FUNDING LLC, 625 PILOT RD STE 3, LAS VEGAS NV 89119-4485
4938158	Email/PDF: resurgentbknotifications@resurgent.com	Feb 03 2022 19:16:49	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4939779	Email/PDF: resurgentbknotifications@resurgent.com	Feb 03 2022 19:16:49	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5227278	Email/Text: camanagement@mtb.com	Feb 03 2022 19:15:00	M&T Bank, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0810
5227279	Email/Text: camanagement@mtb.com	Feb 03 2022 19:15:00	M&T Bank, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0810, M&T Bank, Bankruptcy Department
4957929	+ EDI: MID8.COM	Feb 04 2022 00:08:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4912141	+ EDI: PINNACLE.COM	Feb 04 2022 00:08:00	NORTHLAND GROUP INC, PO BOX 390846, MINNEAPOLIS MN 55439-0846
4912140	+ EDI: PINNACLE.COM	Feb 04 2022 00:08:00	NORTHLAND GROUP INC, PO BOX 390905, MINNEAPOLIS MN 55439-0905
4912142	Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Feb 03 2022 19:15:00	OFFICE OF US TRUSTEE MD OF PA, 228 WALNUT ST 11TH FLOOR, PO BOX 969, HARRISBURG PA 17108-0969
4914634	EDI: AGFINANCE.COM		

4912144	EDI: AGFINANCE.COM	Feb 04 2022 00:08:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
4912145	+ EDI: AGFINANCE.COM	Feb 04 2022 00:08:00	ONEMAIN, PO BOX 742536, CINCINNATI OH 45274-2536
4912150	Email/Text: Bankruptcy.Notices@pnc.com	Feb 04 2022 00:08:00	ONEMAIN FINANCIAL INC, 695 KIDDER ST, WILKES BARRE PA 18702-6938
4952321	Email/Text: Bankruptcy.Notices@pnc.com	Feb 03 2022 19:15:00	PNC BANK, PO BOX 856177, LOUISVILLE KY 40285
4964275	EDI: PRA.COM	Feb 03 2022 19:15:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
4912576	+ EDI: RECOVERYCORP.COM	Feb 04 2022 00:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4912153	Email/Text: signed.order@pfwattorneys.com	Feb 04 2022 00:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4912148	EDI: PENNDEPTREV	Feb 03 2022 19:15:00	PRESSLER AND PRESSLER LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020
4912148	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 04 2022 00:08:00	Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946
4959935	+ EDI: JEFFERSONCAP.COM	Feb 03 2022 19:15:00	Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946
4964145	EDI: Q3G.COM	Feb 04 2022 00:08:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
4912155	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 04 2022 00:08:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
4912156	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 03 2022 19:17:12	RESURGENT CAPITAL SVCS, 55 BEATTIE PL #110, GREENVILLE SC 29601-5115
4912159	+ EDI: RMSC.COM	Feb 03 2022 19:16:49	Resurgent Correspondence, PO Box 10497, Greenville, SC 29603-0497
4912160	+ EDI: RMSC.COM	Feb 04 2022 00:08:00	SYNCB TJX, PO BOX 965015, ORLANDO FL 32896-5015
4912161	EDI: RMSC.COM	Feb 04 2022 00:08:00	SYNCB WALMART, PO BOX 965024, ORLANDO FL 32896-5024
4912162	EDI: RMSC.COM	Feb 04 2022 00:08:00	SYNCB/Lowe's, P.O. Box 965036, Orlando, FL 32896-5036
4958380	+ Email/Text: bncmail@w-legal.com	Feb 04 2022 00:08:00	SYNCB/Walmart, P.O. Box 965036, Orlando, FL 32896-5036
4912166	EDI: TFSR.COM	Feb 03 2022 19:15:00	TD BANK USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
4912164	EDI: TFSR.COM	Feb 03 2022 19:15:00	TOYOTA FINANCIAL SERVICES, ASSET PROTECTION DEPT, PO BOX 2958, TORRANCE CA 90509-2958
4912165	EDI: TFSR.COM	Feb 04 2022 00:08:00	TOYOTA FINANCIAL SERVICES, PO BOX 5855, CAROL STREAM IL 60197-5855
4912167	Email/Text: DASPUBREC@transunion.com	Feb 04 2022 00:08:00	TOYOTA FINANCIAL SERVICES, PO BOX 8026, CEDAR RAPIDS IA 52409
4922207	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 03 2022 19:15:00	Transunion Corporation, Attention Public Records, 555 West Adams St, Chicago IL 60661
		Feb 03 2022 19:15:00	Toyota Motor Credit Corporation, PO Box 9013,

5184961	Email/PDF: bncnotices@becket-lee.com	Feb 03 2022 19:17:12	Addison, Texas 75001-9013
4918800	Email/Text: bkrcy@ugi.com	Feb 03 2022 19:15:00	UGI Utilities Inc, PO Box 13009, Reading PA 19612
4912169	+ Email/Text: BAN5620@UCBINC.COM	Feb 03 2022 19:15:00	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
4935507	+ EDI: AIS.COM	Feb 04 2022 00:08:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4912170	+ EDI: VERIZONCOMB.COM	Feb 04 2022 00:08:00	Verizon, PO Box 4003, Acworth, GA 30101-9004
4912171	+ EDI: CAPITALONE.COM	Feb 04 2022 00:08:00	WORLDS FOREMOST BANK, 4800 NW 1ST ST STE 300, LINCOLN NE 68521-4463
4952735	EDI: WFFC.COM	Feb 04 2022 00:08:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 78

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M & T Bank
cr		M&T Bank as servicer for Lakeview Loan Servicing,
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4912136	##	Monarch Recovery Management, Inc., PO Box 21089, Philadelphia, PA 19114-0589
4912152	##+	PRESSLER AND PRESLLER, 508 PRUDENTIAL RD STE 200-B, HORSHAM PA 19044-2309
4912158	##+	SRA ASSOCIATES INC, 401 MINNETONKA RD, HI NELLA NJ 08083-2914

TOTAL: 2 Undeliverable, 1 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2022 at the address(es) listed below:

Name	Email Address
Brett Freeman	on behalf of Plaintiff Mark Stone bfecf@bankruptcypa.com brettfreemanecf@gmail.com;usbkct@bankruptcypa.com;kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com
Brett Freeman	on behalf of Debtor 1 Mark Andrew Stone bfecf@bankruptcypa.com brettfreemanecf@gmail.com;usbkct@bankruptcypa.com;kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com

com;sabecf@gmail.com;secf@bankruptcypa.com

Brett Freeman

on behalf of Debtor 2 Megan Theresa Stone bfecf@bankruptcypa.com  
brettfreemanecf@gmail.com;usbkct@bankruptcypa.com;kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com

Carlo Sabatini

on behalf of Plaintiff Mark Stone usbkct@bankruptcypa.com  
kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com;g62721@notify.cincompass.com;sabatini.carlob107053@notify.bestcase.com

Carlo Sabatini

on behalf of Debtor 2 Megan Theresa Stone usbkct@bankruptcypa.com  
kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com;g62721@notify.cincompass.com;sabatini.carlob107053@notify.bestcase.com

Carlo Sabatini

on behalf of Debtor 1 Mark Andrew Stone usbkct@bankruptcypa.com  
kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com;g62721@notify.cincompass.com;sabatini.carlob107053@notify.bestcase.com

Harry A Readshaw

on behalf of Defendant Tate & Kirlin Associates Inc. hreadshaw@wtplaw.com

Harry A Readshaw

on behalf of Witness Tate & Kirlin Associates Inc. hreadshaw@wtplaw.com

Jack N Zaharopoulos (Trustee)

TWeef@pamd13trustee.com

James Warmbrodt

on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com

James Warmbrodt

on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com

Kevin S Frankel

on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com

Peter E Meltzer

on behalf of Creditor OneMain Financial Inc. bankruptcy@wglaw.com ibernatski@wglaw.com

Rebecca Ann Solarz

on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

Vincent Rubino

on behalf of Mediator Vincent Rubino  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 16

**Information to identify the case:**

Debtor 1	Mark Andrew Stone	Social Security number or ITIN    xxx-xx-9179
	First Name    Middle Name    Last Name	EIN    -----
Debtor 2 (Spouse, if filing)	Megan Theresa Stone	Social Security number or ITIN    xxx-xx-9901
	First Name    Middle Name    Last Name	EIN    -----
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number:    5:17-bk-01661-MJC		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Andrew Stone  
aka Mark Stone, aka Mark A. Stone

Megan Theresa Stone  
aka Megan Stone, aka Megan T. Stone, fdba  
Liberty Cakes

**By the  
court:**

2/3/22



Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**